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D. Peomani)



Community Trust Bank

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2005 SEP 28 AM 11 58

September 21, 2005

John F. Carter, Regional Director
Federal Deposit Insurance Corporation
25 Jessie Street at Ecker Square
San Francisco, CA 94105

RE: FDIC Application #20051977
Wal-Mart application for Deposit Insurance and Industrial Bank Charter

Dear Regional Director Carter:

First I would like to thank you for taking the time to read my letter. I am confident that you are being overwhelmed with responses regarding Wal-Mart's application for deposit insurance and an industrial bank charter.

I would like for you to know that I am very opposed to the filing. I suppose you may think that I am afraid of the competition that Wal-Mart may bring to our local community.

Competition does not concern me if everyone is on a level playing field. I know that in the end that Wal-Mart will have several advantages over the locally owned and operated independent bank.

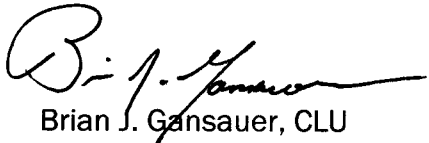
Wal-Mart has already hurt our community and local businesses since arriving in town a number of years ago. Our downtown has become a ghost town. Numerous jobs have been lost only to be replaced by part-time, lower paying positions.

On a much larger picture will Wal-Mart put pressure on its suppliers to do business with them or run the risk of losing their contracts? Would Wal-Mart base their credit decisions in the same manner that governs community banks? Would local deposits remain in our community or be sent to their home office?

I urge you to vote against this application. Wal-Mart's business model is to target a marketplace and obliterate the retail competition. This model applied to financial institutions is simply not right and does not deserve the approval of the FDIC or other banking regulators.

I trust that you will do the right thing and deny their request.

Sincerely,

A handwritten signature in black ink, appearing to read "Brian J. Gansauer", with a long horizontal flourish extending to the right.

Brian J. Gansauer, CLU
Chartered Financial Consultant
Vice President
Community Trust Bank